B6 Summary (Form 6 - Summary) (12/07)

United States Bankruptcy Court
Southern District of Texas

IN RE: Case No. **11-36683**

Galaway, Jennifer Chapter **13**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	$ 65,900.00		
B - Personal Property	Yes	3	$ 23,492.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		$ 50,932.94	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		$ 23,481.26	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		$ 357,403.28	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			$ 6,480.69
J - Current Expenditures of Individual Debtor(s)	Yes	2			$ 5,149.39
	TOTAL	16	$ 89,392.00	$ 431,817.48	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court
Southern District of Texas

IN RE: Case No. **11-36683**

Galaway, Jennifer Chapter **13**

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	**Amount**
Domestic Support Obligations (from Schedule E)	$ **0.00**
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	$ **23,481.26**
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	$ **0.00**
Student Loan Obligations (from Schedule F)	$ **0.00**
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	$ **0.00**
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	$ **0.00**
TOTAL	$ **23,481.26**

State the following:

Average Income (from Schedule I, Line 16)	$ **6,480.69**
Average Expenses (from Schedule J, Line 18)	$ **5,149.39**
Current Monthly Income (from Form 22A Line 12; **OR**, Form 22B Line 11; **OR**, Form 22C Line 20)	$ **5,480.64**

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		$ **1,663.47**
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	$ **23,481.26**	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		$ **0.00**
4. Total from Schedule F		$ **357,403.28**
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		$ **359,066.75**

B6A (Official Form 6A) (12/07)

IN RE **Galaway, Jennifer** Case No. **11-36683**

Debtor(s) (If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
3715 Luca Street Houston, TX 77021 Houston, Texas	**Fee Simple**		**65,900.00**	**38,980.00**
		TOTAL	**65,900.00**	

(Report also on Summary of Schedules)

IN RE Galaway, Jennifer Case No. 11-36683
Debtor(s) (If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an “x” in the appropriate position in the column labeled “None.” If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an “H,” “W,” “J,” or “C” in the column labeled “Husband, Wife, Joint, or Community.” If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person’s name and address under “Description and Location of Property.” If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand		18.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Cash on deposit checking account		359.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		BR- Bed		300.00
		BR- Bedding		200.00
		BR- tv's and stereos		100.00
		Desktop		100.00
		Kitchen- Appliances		100.00
		kitchen- Dishes/ Utensils		100.00
		Kitchen- Small Appliances		100.00
		Kitchen-Cookware		100.00
		Laptop Computer		300.00
		LR- Lamps		20.00
		LR- Sofas/ Chairs		200.00
		LR- Stereos/ tv's		600.00
		LR- Tables		20.00
		LR-Computer		600.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing/ Shoes		1,000.00
7. Furs and jewelry.		Jewelry		800.00
8. Firearms and sports, photographic, and other hobby equipment.		38 Handgun		400.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

IN RE **Galaway, Jennifer** Debtor(s)

Case No. **11-36683** (If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.		**Pinnacle Foot & Ankle Center 5445 Almeda, Ste 206 Houston, TX 77004**		**0.00**
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		**Doctor of Podiatric Medicine Professional License**		**Unknown**

B6B (Official Form 6B) (12/07) - Cont.

IN RE **Galaway, Jennifer** Case No. **11-36683**

Debtor(s) (If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		**2009 Toyota Camry**		**18,075.00**
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

TOTAL **23,492.00**

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

0 continuation sheets attached

IN RE **Galaway, Jennifer** Case No. **11-36683**

Debtor(s) (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Check one box)

☐ 11 U.S.C. § 522(b)(2)
☑ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds $146,450. *

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
BR- Bed	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**300.00**	**300.00**
BR- Bedding	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**200.00**	**200.00**
BR- tv's and stereos	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**100.00**	**100.00**
Desktop	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**100.00**	**100.00**
Kitchen- Appliances	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**100.00**	**100.00**
kitchen- Dishes/ Utensils	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**100.00**	**100.00**
Kitchen- Small Appliances	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**100.00**	**100.00**
Kitchen-Cookware	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**100.00**	**100.00**
Laptop Computer	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**300.00**	**300.00**
LR- Lamps	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**20.00**	**20.00**
LR- Sofas/ Chairs	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**200.00**	**200.00**
LR- Stereos/ tv's	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**600.00**	**600.00**
LR- Tables	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**20.00**	**20.00**
LR-Computer	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**600.00**	**600.00**
Clothing/ Shoes	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**1,000.00**	**1,000.00**
38 Handgun	**Property Code § 42.002(a)(1)-(5), (7)-(10)**	**400.00**	**400.00**

** Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

IN RE **Galaway, Jennifer** Case No. **11-36683**

Debtor(s) (If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Single		

EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	**Doctor Of Podiatric Medical**	
Name of Employer	**HealthSync Services, Incorporated**	
How long employed	**9 months**	
Address of Employer	**1331 W. Grand Parkway** **Katy, TX 77449**	

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	$ **5,780.69**	$
2. Estimated monthly overtime	$	$
3. SUBTOTAL	$ **5,780.69**	$
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	$	$
b. Insurance	$	$
c. Union dues	$	$
d. Other (specify)	$	$
	$	$
5. SUBTOTAL OF PAYROLL DEDUCTIONS	$ **0.00**	$
6. TOTAL NET MONTHLY TAKE HOME PAY	$ **5,780.69**	$
7. Regular income from operation of business or profession or farm (attach detailed statement)	$	$
8. Income from real property	$ **700.00**	$
9. Interest and dividends	$	$
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	$	$
11. Social Security or other government assistance (Specify)	$	$
	$	$
12. Pension or retirement income	$	$
13. Other monthly income (Specify)	$	$
	$	$
	$	$
14. SUBTOTAL OF LINES 7 THROUGH 13	$ **700.00**	$
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	$ **6,480.69**	$

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15) $ **6,480.69**

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
Debtor's income generally fluctuates and may be lower during the first quarter.

IN RE **Galaway, Jennifer** Case No. **11-36683**

Debtor(s) (If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	$ **810.00**
a. Are real estate taxes included? Yes ___ No ✓	
b. Is property insurance included? Yes ___ No ✓	
2. Utilities:	
a. Electricity and heating fuel	$ **115.00**
b. Water and sewer	$ **17.00**
c. Telephone	$ **60.00**
d. Other **See Schedule Attached**	$ **401.95**
	$
3. Home maintenance (repairs and upkeep)	$ **100.00**
4. Food	$ **400.00**
5. Clothing	$ **100.00**
6. Laundry and dry cleaning	$ **50.00**
7. Medical and dental expenses	$ **100.00**
8. Transportation (not including car payments)	$ **425.00**
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	$ **100.00**
10. Charitable contributions	$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	$ **113.40**
b. Life	$ **45.00**
c. Health	$
d. Auto	$ **105.50**
e. Other **Malpractice Insurance**	$ **486.31**
	$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) **Internal Revenue Quarterly Tax Liability**	$ **1,150.00**
Harris County Tax Assessor	$ **138.50**
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	$ **417.84**
b. Other	$
	$
14. Alimony, maintenance, and support paid to others	$
15. Payments for support of additional dependents not living at your home	$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	$
17. Other **DEA Annual Registration (Tri-Annual Fee $500)**	$ **13.89**
	$
	$

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data. | $ **5,149.39**

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
None

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	$ **6,480.69**
b. Average monthly expenses from Line 18 above	$ **5,149.39**
c. Monthly net income (a. minus b.)	$ **1,331.30**

IN RE **Galaway, Jennifer** Case No. **11-36683**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Other Utilities	
Cell Phone T-Mobil	**200.00**
Cable	**75.00**
Internet ATT UVerse	**110.00**
EFax	**16.95**

IN RE Galaway, Jennifer
Debtor(s)

Case No. 11-36683
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **18** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: **September 30, 2011** Signature: ***/s/ Jennifer Galaway***
Jennifer Galaway
Debtor

Date: ______________________ Signature: ______________________
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

______________________ ______________________
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

____
____
Address

______________________ ______________________
Signature of Bankruptcy Petition Preparer Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the ______________________ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the ______________________ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _______ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: ______________________ Signature: ______________________

____
(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.